



The following constitutes the order of the Court.
Signed: November 19, 2020

William J. Lafferty, III

William J. Lafferty, III
U.S. Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In re)	Case No. 20-41706 WJL
)	
Justin Walker,)	Chapter 7
)	
)	<u>HEARING SCHEDULED:</u>
Debtor.)	Date: November 25, 2020
)	Time: 9:30 a.m.
)	VIA TELECONFERENCE

MEMORANDUM REGARDING DEBTOR'S FILINGS

The Court has reviewed Debtor's Request for Redemption (Dkt. 29), Affidavit (Dkt. 30), and Motion for Approval of Reaffirmation Agreement (Dkts. 31 & 37). The Court has also reviewed creditor Citizens Equity First Credit Union's (the "Creditor") responses at docket numbers 32, 33, 34, and 36.

Per the Creditor's request in its Opposition to Request for Redemption (Dkt. 36), the Court will address all of these filings at the hearing on the Creditor's Motion for Relief from Stay (Dkt. 23) at the above-captioned date and time.

A reminder that pursuant to Fourth Amended General Order 38, the parties are to appear by teleconference. For more information

1 regarding teleconference appearances, please see:
2 [https://www.canb.uscourts.gov/procedure/district-oakland-san-jose-](https://www.canb.uscourts.gov/procedure/district-oakland-san-jose-san-francisco/policy-procedure-appearances-telephone)
3 [san-francisco/policy-procedure-appearances-telephone.](https://www.canb.uscourts.gov/procedure/district-oakland-san-jose-san-francisco/policy-procedure-appearances-telephone)

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COURT SERVICE LIST

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